

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY


Washington, D. C., May 19, 1945

Condition of National Banks in the United States on Apr. 13, June 30, and Dec. 30, 1944, and Mar. 20, 1945

[In thousands of dollars]

	Apr. 13, 1944 (5,048 banks)	June 30, 1944 (5,042 banks)	Dec. 30, 1944 (5,031 banks)	Mar. 20, 1945 (5,025 banks)
ASSETS				
Loans and discounts, including overdrafts	9,950,486	11,229,680	11,497,802	10,544,996
U. S. Government securities, direct obligations	36,732,082	38,156,365	42,836,320	43,993,856
Obligations guaranteed by U. S. Government	1,996,461	634,504	642,469	2,129,036
Obligations of States and political subdivisions	1,291,048	2,032,998	2,056,722	1,372,440
Other bonds, notes, and debentures	146,186	1,318,488	1,345,369	141,958
Corporate stocks, including stocks of Federal Reserve banks	50,116,263	53,518,203	58,520,131	58,185,286
<i>Total loans and securities</i>	15,399,509	16,059,734	17,637,249	17,213,087
Cash, balances with other banks, including reserve balances, and cash items in process of collection	542,465	532,377	513,522	511,702
Bank premises owned, furniture and fixtures	30,764	25,582	18,158	16,784
Real estate owned other than bank premises	49,374	49,356	47,640	47,643
Investments and other assets indirectly representing bank premises or other real estate	32,582	34,003	42,721	30,144
Customers' liability on acceptances outstanding	103,024	116,883	122,223	103,925
Interest, commissions, rent, and other income earned or accrued but not collected	59,153	64,807	48,215	51,967
Other assets	66,333,134	70,400,945	76,949,859	76,160,538
Total assets				
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	33,557,069	32,745,584	36,320,754	38,385,841
Time deposits of individuals, partnerships, and corporations	10,494,797	11,056,548	12,655,090	13,444,701
Deposits of U. S. Government and postal savings	7,201,664	10,825,128	11,171,856	7,614,668
Deposits of States and political subdivisions	2,947,639	2,998,352	3,070,539	3,266,274
Deposits of banks	6,985,579	7,403,551	8,058,120	7,650,166
Other deposits (certified and cashiers' checks, etc.)	623,232	804,090	852,578	821,563
Total deposits	61,809,980	65,833,253	72,128,937	71,183,213
<i>Demand deposits</i>	60,927,316	64,408,676	69,004,187	67,336,580
<i>Time deposits</i>	10,882,664	11,424,577	13,034,750	13,846,833
Bills payable, rediscounts, and other liabilities for borrowed money	56,600	6,205	54,180	130,389
Mortgages or other liens on bank premises and other real estate	61	60	109	64
Acceptances executed by or for account of reporting banks and outstanding	37,838	37,869	48,469	36,454
Interest, discount, rent, and other income collected but not earned	24,472	23,867	24,565	26,333
Interest, taxes, and other expenses accrued and unpaid	138,829	147,566	168,465	179,442
Other liabilities	199,550	241,516	250,269	218,068
Total liabilities	62,267,330	66,290,336	72,674,994	71,773,963
CAPITAL ACCOUNTS				
Capital stock (see memoranda below)	1,547,780	1,553,578	1,566,905	1,576,209
Surplus	1,628,622	1,692,172	1,808,959	1,833,980
Undivided profits	613,174	604,198	632,000	704,066
Reserves and retirement account for preferred stock	276,228	260,661	267,001	272,320
Total capital accounts	4,065,804	4,110,609	4,274,865	4,386,575
Total liabilities and capital accounts	66,333,134	70,400,945	76,949,859	76,160,538
MEMORANDA				
Par value of capital stock:				
Class A preferred stock	110,421	105,385	86,498	79,492
Class B preferred stock	8,645	6,835	5,468	4,875
Common stock	1,429,232	1,441,841	1,475,226	1,492,077
Total	1,548,298	1,554,061	1,567,192	1,576,444
Retirable value of preferred capital stock:				
Class A preferred stock	151,447	146,077	125,454	117,600
Class B preferred stock	10,356	8,237	6,731	6,138
Total	161,803	154,314	132,185	123,738
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	12,743,873	15,331,400	15,811,794	13,649,531
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	421,334	448,854	386,236	365,052
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	100,960	99,549	99,097	105,598
Securities loaned	12,550	2,246	4,425	14,948
Total	13,278,717	15,882,049	16,301,552	14,135,129
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	9,777,077	13,352,898	13,925,562	10,500,141
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	51,600	5,755	48,180	123,091
Other liabilities secured by pledged assets	574	464	203	10
Total	9,829,251	13,359,117	13,973,945	10,623,242

PRESTON DELANO,
Comptroller of the Currency.



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Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Apr. 13, June 30, and Dec. 30, 1944, and Mar. 20, 1945

[In thousands of dollars]

	Apr. 13, 1944 (5,048 banks)	June 30, 1944 (5,042 banks)	Dec. 30, 1944 (5,031 banks)	Mar. 20, 1945 (5,025 banks)
Demand deposits:				
Deposits of individuals, partnerships, and corporations.....	33, 557, 069	32, 745, 584	36, 320, 754	38, 385, 841
Deposits of U. S. Government:				
War loan and Series E bond accounts.....	6, 853, 484	10, 437, 967	10, 816, 887	7, 243, 787
Other accounts.....	250, 587	300, 534	269, 499	287, 973
Deposits of States and political subdivisions.....	2, 697, 661	2, 756, 496	2, 813, 999	2, 987, 237
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	6, 477, 686	6, 892, 864	7, 557, 098	7, 115, 525
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....	467, 597	471, 141	463, 372	494, 454
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	623, 232	804, 090	852, 578	821, 563
Total demand deposits.....	50, 927, 316	54, 408, 676	59, 094, 187	57, 336, 380
Time deposits:				
Deposits of individuals, partnerships, and corporations.....	10, 494, 797	11, 056, 548	12, 655, 090	13, 444, 701
Deposits of U. S. Government.....	92, 062	81, 213	80, 252	77, 756
Postal savings deposits.....	5, 531	5, 414	5, 218	5, 152
Deposits of States and political subdivisions.....	249, 978	241, 856	256, 540	279, 037
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	36, 244	35, 494	34, 098	36, 635
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches).....	4, 052	4, 052	3, 552	3, 552
Total time deposits.....	10, 882, 664	11, 424, 577	13, 034, 750	13, 846, 833
Cash, balances with other banks, including reserve balances, and cash items in process of collection:				
Cash items in process of collection, including exchanges for clearing house.....	2, 306, 151	2, 515, 236	2, 594, 781	2, 308, 187
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	3, 984, 943	4, 402, 430	4, 814, 019	4, 368, 202
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	32, 181	32, 357	29, 785	28, 807
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches).....	14, 150	11, 398	9, 622	9, 265
Currency and coin.....	892, 932	820, 570	904, 500	970, 843
Reserve with Federal Reserve banks.....	8, 169, 152	8, 277, 743	9, 284, 542	9, 527, 783
Total.....	15, 399, 509	16, 059, 734	17, 637, 249	17, 213, 087

Condition of National Banks, by Classes, Mar. 20, 1945

[In thousands of dollars]

	Central Reserve city banks (16 banks)	Other Reserve city banks (243 banks)	Country banks (member banks) (4,760 banks)	Nonmember banks (6 banks)	Total (5,025 banks)
ASSETS					
Loans and discounts, including overdrafts	2,617,841	4,626,382	3,281,403	19,370	10,544,996
U. S. Government obligations, direct and guaranteed	9,787,624	18,444,645	15,568,943	192,644	43,993,856
Obligations of States and political subdivisions	345,479	852,054	927,253	4,250	2,129,036
Other bonds, notes, and debentures	352,339	438,296	578,806	2,999	1,372,440
Corporate stocks, including stocks of Federal Reserve banks	52,901	49,074	42,983		144,958
<i>Total loans and securities</i>	<i>13,156,184</i>	<i>24,410,451</i>	<i>20,390,388</i>	<i>219,263</i>	<i>58,185,286</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	3,122,662	7,444,791	6,575,911	69,723	17,213,087
Bank premises owned, furniture and fixtures	84,923	187,824	237,004	1,951	511,702
Real estate owned other than bank premises	3,933	4,823	8,027	1	16,784
Investments and other assets indirectly representing bank premises or other real estate	346	40,119	7,178		47,643
Customers' liability on acceptances outstanding	13,810	14,911	1,417	6	30,144
Interest, commissions, rent, and other income earned or accrued but not collected	24,840	57,366	20,755	964	103,925
Other assets	7,434	24,124	20,313	96	51,967
Total assets	16,414,132	32,184,409	27,269,993	292,004	76,160,538
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	8,709,193	15,807,192	13,778,048	91,408	38,385,841
Time deposits of individuals, partnerships, and corporations	898,232	5,461,303	6,986,962	98,204	13,444,701
Deposits of U. S. Government and postal savings	2,261,449	3,165,782	2,114,338	73,099	7,614,668
Deposits of States and political subdivisions	320,674	1,445,155	1,486,077	14,368	3,266,274
Deposits of banks	2,623,013	4,145,539	880,270	1,344	7,650,166
Other deposits (certified and cashiers' checks, etc.)	247,524	323,370	248,733	1,936	821,563
Total deposits	15,060,085	30,348,341	25,494,428	280,359	71,183,213
<i>Demand deposits</i>	<i>14,149,559</i>	<i>24,683,772</i>	<i>18,333,074</i>	<i>179,975</i>	<i>57,396,380</i>
<i>Time deposits</i>	<i>910,526</i>	<i>5,664,669</i>	<i>7,171,354</i>	<i>100,384</i>	<i>13,846,833</i>
Bills payable, rediscounts, and other liabilities for borrowed money	71,000	24,750	34,639		130,389
Mortgages or other liens on bank premises and other real estate			64		64
Acceptances executed by or for account of reporting banks and outstanding	15,223	19,804	1,421	6	36,454
Interest, discount, rent, and other income collected but not earned	4,353	14,046	7,929	5	26,333
Interest, taxes, and other expenses accrued and unpaid	66,008	82,960	30,070	404	179,442
Other liabilities	178,949	30,514	7,919	686	218,068
Total liabilities	15,395,618	30,520,415	25,576,470	281,460	71,773,963
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	337,300	568,160	666,899	3,850	1,576,209
Surplus	493,400	705,111	632,332	3,137	1,833,980
Undivided profits	139,616	258,787	304,854	809	704,066
Reserves and retirement account for preferred stock	48,198	131,936	89,438	2,748	272,320
Total capital accounts	1,018,514	1,663,994	1,693,523	10,544	4,386,575
Total liabilities and capital accounts	16,414,132	32,184,409	27,269,993	292,004	76,160,538
MEMORANDA					
Par value of capital stock:					
Class A preferred stock		40,303	39,077	112	79,492
Class B preferred stock		150	4,725		4,875
Common stock	337,300	527,707	623,332	3,738	1,492,077
Total	337,300	568,160	667,134	3,850	1,576,444
Retirable value of preferred capital stock:					
Class A preferred stock		64,631	52,857	112	117,600
Class B preferred stock		150	5,988		6,138
Total		64,781	58,845	112	123,738
Pledged assets and securities loaned:					
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	3,064,277	5,958,667	4,511,912	114,675	13,649,531
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	3,694	189,837	169,855	1,666	365,052
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	26,835	35,662	43,101		105,598
Securities loaned	14,748	200			14,948
Total	3,109,554	6,184,366	4,724,868	116,341	14,133,129
Secured liabilities:					
Deposits secured by pledged assets pursuant to requirements of law	2,624,866	4,623,725	3,150,039	101,511	10,500,141
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	64,000	24,750	34,341		123,091
Other liabilities secured by pledged assets		5	5		10
Total	2,688,866	4,648,480	3,184,385	101,511	10,623,242

Condition of National Banks, by States, Mar. 20, 1945

5

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine.....	35	23,003	158,027	1,585	8,979	529	48,045	1,139	25	314	-----	145	186	241,977
New Hampshire.....	52	25,865	98,115	3,836	6,414	383	26,747	1,770	3	67	-----	3	110	173,313
Vermont.....	39	24,868	54,355	2,670	6,922	255	22,030	1,132	29	-----	-----	143	87	112,491
Massachusetts.....	123	561,228	1,883,384	26,062	31,623	7,050	633,361	26,149	1,239	104	6,006	6,187	3,396	3,185,879
Rhode Island.....	11	32,349	189,539	2,360	4,171	471	51,125	811	64	-----	87	417	84	281,478
Connecticut.....	51	75,430	503,326	20,695	12,513	1,307	172,304	8,919	222	-----	3	711	324	795,774
Total New England States.....	311	742,763	2,886,746	57,208	70,622	9,995	963,612	39,920	1,582	578	6,093	7,606	4,187	4,790,912
New York.....	402	2,035,770	7,930,607	308,992	312,129	42,625	2,421,141	90,504	4,602	1,673	11,040	16,994	6,673	13,182,750
New Jersey.....	220	233,011	1,269,567	72,582	52,924	3,143	363,414	20,798	2,303	1,717	14	3,034	1,617	2,024,124
Pennsylvania.....	666	620,373	3,427,906	125,687	262,073	13,337	1,202,881	58,173	2,350	722	3,066	6,760	6,498	5,729,826
Delaware.....	13	5,829	20,393	832	1,924	127	7,252	509	23	7	-----	3	19	36,918
Maryland.....	63	67,079	505,932	4,303	12,630	1,004	158,778	4,681	136	12	37	1,170	778	756,540
District of Columbia.....	9	54,731	341,742	924	12,084	547	136,886	6,378	73	-----	-----	256	609	554,230
Total Eastern States.....	1,373	3,016,793	13,496,147	513,320	653,764	60,783	4,290,352	181,043	9,487	4,131	14,157	28,217	16,194	22,284,388
Virginia.....	130	154,619	556,435	22,039	14,094	1,720	246,145	8,918	407	903	-----	971	1,408	1,007,659
West Virginia.....	76	48,743	248,191	8,751	6,260	754	119,473	4,404	333	25	-----	87	442	437,463
North Carolina.....	45	47,781	216,263	14,839	9,322	486	107,534	2,980	54	3	150	314	206	391,542
South Carolina.....	22	47,776	170,683	8,934	2,274	330	103,696	1,804	45	-----	68	159	2,437	338,206
Georgia.....	48	148,092	479,775	26,288	10,188	1,195	239,289	7,622	60	3	-----	1,159	452	914,123
Florida.....	56	119,974	600,622	42,353	8,396	1,403	346,119	10,908	205	25	-----	705	1,261	764,464
Alabama.....	65	100,305	390,387	49,299	8,537	1,125	205,101	6,325	54	769	596	1,023	847	1,132,775
Mississippi.....	23	18,147	94,775	14,412	297	280	63,101	1,418	31	-----	-----	1,681	1,264	980,861
Louisiana.....	33	112,893	538,548	47,028	4,976	1,616	259,422	9,217	223	2,140	1,853	2,076	1,536	4,060,614
Texas.....	435	700,835	1,902,988	84,139	16,886	5,014	1,308,133	34,015	1,110	3,311	571	105	171	359,753
Arkansas.....	51	41,403	189,222	17,259	3,062	501	105,999	1,858	83	30	-----	165	240	564,350
Kentucky.....	93	69,825	298,034	17,745	8,947	907	164,115	3,788	2	202	31	514	724	1,215,916
Tennessee.....	70	183,155	614,639	60,869	12,640	2,216	329,727	10,019	275	71	30	1,551	724	1,215,916
Total Southern States.....	1,147	1,793,548	6,300,562	413,955	97,489	17,547	3,597,854	103,276	2,882	7,482	3,299	11,313	11,117	12,360,324
Ohio.....	241	425,879	1,616,173	108,123	47,791	5,008	692,333	26,155	50	1,391	201	3,350	1,133	2,927,587
Indiana.....	123	137,467	803,180	51,842	27,757	1,660	350,255	8,939	19	1	-----	1,565	683	1,383,368
Illinois.....	350	1,126,084	4,668,724	208,519	142,850	17,306	1,708,977	27,948	158	1,041	3,409	3,999	3,999	7,920,994
Michigan.....	75	297,078	1,615,816	45,820	58,611	2,785	556,844	9,694	104	101	-----	5,632	1,300	2,593,785
Wisconsin.....	96	103,604	898,467	20,718	25,567	1,578	318,167	9,035	2	15	-----	2,140	1,445	1,380,738
Minnesota.....	183	252,375	1,064,857	36,020	31,774	2,379	375,558	6,634	2	4,333	179	3,498	320	1,777,920
Iowa.....	98	83,679	349,114	45,085	10,674	770	158,445	3,246	8	1,020	10	758	271	653,089
Missouri.....	80	242,346	790,931	37,287	18,110	6,839	411,663	3,981	1,280	365	686	2,008	736	1,516,232
Total Middle Western States.....	1,246	2,668,512	11,807,262	553,414	363,134	38,325	4,572,242	95,632	1,623	8,267	4,485	30,930	9,887	20,153,713
North Dakota.....	42	19,925	112,360	2,623	1,449	185	35,832	1,234	-----	-----	-----	315	68	173,991
South Dakota.....	35	24,705	96,213	5,522	840	202	35,719	1,372	-----	-----	-----	380	83	165,036
Nebraska.....	130	92,205	423,461	30,471	9,831	864	226,989	4,413	12	-----	14	911	378	789,549
Kansas.....	176	87,307	414,670	16,431	8,316	835	235,127	4,179	9	146	-----	743	441	768,204
Montana.....	40	15,700	135,275	2,700	2,213	235	56,599	1,635	-----	1	-----	346	13	214,717
Wyoming.....	26	14,962	63,579	2,210	1,552	149	38,401	677	3	-----	-----	50	33	121,596
Colorado.....	77	72,030	392,681	8,298	12,091	773	227,062	2,395	64	-----	-----	580	337	716,311
New Mexico.....	22	26,338	74,541	4,297	1,230	139	50,126	645	59	-----	36	5	23	157,439
Oklahoma.....	200	147,713	515,654	50,534	5,187	1,410	368,224	6,893	23	1,630	230	877	338	1,098,713
Total Western States.....	748	500,885	2,228,434	123,086	42,709	4,792	1,274,079	23,443	170	1,777	280	4,187	1,714	4,205,556
Washington.....	40	206,813	1,034,437	61,587	8,123	1,833	370,821	7,198	31	1	80	3,542	229	1,694,695
Oregon.....	24	93,229	647,221	65,693	24,240	830	241,470	6,299	11	-----	10	1,837	1,417	1,082,257
California.....	91	1,385,431	4,889,998	319,629	106,472	10,079	1,622,609	48,094	935	24,510	1,734	14,718	6,283	8,430,492
Idaho.....	16	31,577	174,981	3,664	474	244	62,819	1,317	-----	-----	-----	29	141	275,246
Utah.....	12	28,311	135,538	8,190	1,202	238	56,907	1,486	4	850	-----	15	192	232,933
Nevada.....	6	13,785	70,677	4,223	199	107	26,366	796	14	-----	-----	235	298	136,700
Arizona.....	5	43,979	129,209	817	1,013	185	64,233	1,247	44	47	-----	332	212	241,318
Total Pacific States.....	194	1,803,125	7,082,061	463,803	141,723	13,516	2,445,225	66,437	1,039	25,408	1,824	20,708	8,772	12,073,641
Total United States (exclusive of possessions).....	5,019	10,525,626	43,801,212	2,124,786	1,369,441	144,958	17,143,364	509,751	16,783	47,643	30,138	102,961	51,871	75,868,534
Alaska (nonmember banks).....	4	1,787	13,141	133	350	-----	13,140	135	-----	-----	-----	-----	36	28,722
The Territory of Hawaii (nonmember bank).....	1	17,164	176,878	4,117	2,554	-----	55,545	1,807	-----	-----	-----	956	54	259,075
Virgin Islands of the United States (nonmember bank).....	1	419	2,625	-----	95	-----	1,038	9	1	-----	6	8	6	4,207
Total possessions (nonmember banks).....	6	19,370	192,644	4,250	2,999	-----	69,723	1,951	1	-----	6	964	96	292,004
Total United States and possessions.....	5,025	10,544,996	43,993,856	2,129,036	1,372,440	144,958	17,213,087	511,702	16,784	47,643	30,144	103,925	51,967	76,160,538
New York City (central Reserve city).....	8	1,759,191	6,636,140	244,146	261,892	38,474	2,054,549	69,696	3,933	196	11,029	15,097	5,035	11,099,378
Chicago (central Reserve city).....	8	858,650	3,151,484	101,333	90,447	14,427	1,068,113	15,227	-----	150	2,781	9,743	2,399	5,314,754
Other Reserve cities.....	243	4,626,382	18,444,645	852,054	438,296	49,074	7,444,791	187,824	4,823	40,119	14,911	57,366	24,124	32,184,400
Country banks (member banks).....	4,760	3,281,403	15,568,943	927,253	578,806	42,983	6,575,911	237,004	8,027	7,178	1,417	20,755	20,313	27,260,993
Possessions (nonmember banks).....	6	19,370	192,644	4,250	2,999	-----	69,723	1,951	1	-----	6	964	96	292,004

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11	18,921	109,710	1,120	1,988	219	29,882	2,343	137	3			185	71	164,579
New Jersey, District No. 2	143	184,075	973,256	52,472	26,994	2,260	269,450	13,544	315	1,410	14	2,496	869	1,527,155	
Kentucky, District No. 4	50	25,659	118,593	5,793	2,171	460	73,290	1,992			31	39	82	228,110	
Pennsylvania, District No. 4	193	164,465	1,244,233	32,379	85,428	4,867	435,319	22,983	70	248	23	2,638	1,590	1,994,243	
West Virginia, District No. 4	8	6,907	17,463	1,439	1,759	106	9,125	404				1	2	37,206	
Louisiana, District No. 6	24	91,492	446,089	40,463	4,299	901	198,113	7,452	222	1,998	1,853	1,404	751	795,037	
Mississippi, District No. 6	14	15,293	76,979	12,250	280	233	51,555	1,198	16			8	106	157,918	
Tennessee, District No. 6	59	74,453	405,181	38,798	7,951	1,598	205,029	6,133	274	4	23	1,128	417	740,989	
Indiana, District No. 7	85	114,883	673,612	46,012	24,720	1,366	297,005	6,765				1,442	594	1,166,399	
Illinois, District No. 7	234	1,070,158	4,396,820	185,823	130,395	16,687	1,589,381	24,791	54	1,030	3,241	11,643	3,854	7,433,877	
Michigan, District No. 7	49	288,256	1,556,034	42,735	54,640	2,637	537,511	8,801	98	101		5,621	1,259	2,497,093	
Wisconsin, District No. 7	69	89,871	825,262	18,130	23,480	1,421	288,436	8,113	2	15		1,957	1,410	1,258,097	
Missouri, District No. 10	30	98,783	345,418	15,466	7,865	2,903	211,242	1,338	169	320		550	299	684,353	
New Mexico, District No. 10	6	14,368	50,180	3,538	1,031	85	23,498	436	57		36	4	2	93,235	
Oklahoma, District No. 10	192	144,872	510,821	49,407	5,172	1,386	361,025	6,737	19	1,630	230	877	320	1,082,496	
Arizona, District No. 12	4	43,015	126,066	805	1,013	178	61,157	1,212	44	47		332	159	234,028	

LIABILITIES
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	104,158	79,666	21,710	7,187	7,084	1,699	221,504
New Hampshire.....	84,298	33,072	20,411	8,446	6,080	3,461	155,768
Vermont.....	43,416	48,295	4,803	2,334	989	1,191	101,028
Massachusetts.....	1,641,632	374,623	499,615	95,562	296,397	25,888	2,933,717
Rhode Island.....	173,494	18,535	54,656	5,185	8,273	1,391	261,534
Connecticut.....	424,455	146,725	115,455	20,882	20,450	13,636	741,603
Total New England States.....	2,471,453	700,916	716,650	139,596	339,273	47,266	4,415,154
New York.....	6,834,643	1,181,988	1,735,618	318,640	1,675,826	242,814	11,989,589
New Jersey.....	787,767	720,195	196,325	127,476	21,504	21,736	1,875,003
Pennsylvania.....	2,790,146	1,297,968	432,755	143,274	523,771	30,693	5,218,607
Delaware.....	18,275	10,185	1,287	1,799	328	359	32,233
Maryland.....	345,698	131,373	110,586	37,980	84,162	2,292	712,091
District of Columbia.....	344,961	81,080	48,424	64	45,210	7,959	527,698
Total Eastern States.....	11,121,490	3,422,789	2,524,995	629,233	2,350,801	305,853	20,355,161
Virginia.....	465,349	219,693	117,705	32,369	94,385	11,374	940,875
West Virginia.....	216,666	99,042	40,408	22,495	25,778	3,619	408,008
North Carolina.....	216,493	59,305	44,392	22,063	20,844	8,865	371,962
South Carolina.....	205,519	36,243	26,783	32,800	18,451	3,544	323,340
Georgia.....	470,272	125,574	67,784	52,386	148,122	3,897	868,035
Florida.....	621,201	131,097	84,613	79,138	153,439	8,823	1,078,311
Alabama.....	403,176	134,703	55,724	63,202	59,604	2,942	719,351
Mississippi.....	88,863	32,257	18,669	19,079	23,112	769	182,749
Louisiana.....	481,263	136,345	62,301	72,601	171,852	5,231	929,593
Texas.....	2,449,449	277,130	314,055	185,656	573,078	45,048	3,814,416
Arkansas.....	207,744	42,585	23,319	20,648	44,941	1,690	340,927
Kentucky.....	342,395	84,953	37,025	15,826	47,824	2,756	530,779
Tennessee.....	510,769	194,582	98,731	59,687	254,598	6,608	1,154,975
Total Southern States.....	6,679,159	1,573,509	991,509	677,950	1,666,028	105,166	11,693,321
Ohio.....	1,468,262	650,167	249,266	142,302	206,617	25,633	2,742,247
Indiana.....	696,568	272,220	126,289	95,442	106,870	12,741	1,310,130
Illinois.....	4,027,863	1,152,722	885,316	260,618	1,085,706	45,697	7,457,922
Michigan.....	1,318,150	610,518	285,671	107,519	143,517	18,785	2,484,160
Wisconsin.....	601,315	345,881	140,316	80,131	115,460	23,705	1,306,808
Minnesota.....	716,374	345,380	228,879	87,314	252,316	14,473	1,644,736
Iowa.....	290,785	107,473	69,814	61,855	85,443	3,265	618,665
Missouri.....	718,469	161,182	124,668	50,058	379,459	6,080	1,439,916
Total Middle Western States.....	9,837,786	3,645,543	2,110,219	885,269	2,375,388	150,379	19,004,584
North Dakota.....	99,388	37,824	12,785	5,228	9,061	1,042	165,328
South Dakota.....	91,339	28,962	11,647	15,396	7,968	1,022	155,431
Nebraska.....	420,006	77,507	67,727	33,776	145,649	4,672	749,337
Kansas.....	429,736	59,371	70,005	78,474	86,875	6,484	730,945
Montana.....	126,721	35,832	11,029	16,841	12,126	2,066	204,615
Wyoming.....	66,615	22,104	6,400	10,083	8,302	780	114,284
Colorado.....	397,816	124,575	41,011	28,809	82,019	4,770	679,000
New Mexico.....	93,917	21,032	8,741	17,275	7,808	2,641	151,414
Oklahoma.....	634,085	69,584	77,468	86,157	153,172	10,681	1,031,147
Total Western States.....	2,359,623	476,791	306,813	292,039	512,080	34,158	3,981,504
Washington.....	879,681	367,198	184,408	97,813	80,666	15,506	1,625,272
Oregon.....	575,134	268,188	81,341	64,088	35,437	13,166	1,037,354
California.....	3,864,829	2,717,794	573,835	412,477	252,795	139,223	7,960,953
Idaho.....	166,469	55,675	15,928	19,330	4,697	1,740	263,839
Utah.....	120,893	46,471	14,199	13,268	26,282	1,162	222,275
Nevada.....	59,037	31,294	7,433	9,481	972	2,269	110,486
Arizona.....	158,879	40,329	14,239	11,362	4,403	3,739	232,951
Total Pacific States.....	5,824,922	3,526,949	891,383	627,819	405,252	176,805	11,453,180
Total United States (exclusive of possessions).....	38,294,438	13,346,497	7,541,569	3,251,906	7,648,822	819,627	70,902,854
Alaska (nonmember banks).....	15,385	5,608	5,436	665	146	203	27,413
The Territory of Hawaii (nonmember bank).....	74,771	91,092	67,463	12,735	1,188	1,728	218,979
Virgin Islands of the United States (nonmember bank).....	1,252	1,504	200	968	10	5	3,979
Total possessions (nonmember banks).....	91,408	98,204	73,099	14,368	1,344	1,936	280,959
Total United States and possessions.....	38,385,841	13,444,701	7,614,668	3,266,274	7,650,166	821,563	71,183,813
New York City (central Reserve city).....	6,063,154	407,390	1,560,741	163,162	1,661,754	224,841	10,081,042
Chicago (central Reserve city).....	2,646,039	490,842	700,708	157,512	961,259	22,683	4,979,043
Other Reserve cities.....	15,807,192	5,461,303	3,165,782	1,445,155	4,145,539	323,370	50,348,341
Country banks (member banks).....	13,778,048	6,986,962	2,114,338	1,486,077	880,270	248,733	25,494,488
Possessions (nonmember banks).....	91,408	98,204	73,099	14,368	1,344	1,936	280,959

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	83,178	40,712	19,263	4,433	3,706	3,168	154,460
New Jersey, District No. 2.....	571,392	569,958	151,836	81,955	20,003	19,210	1,414,554
Kentucky, District No. 4.....	145,969	42,131	11,645	8,302	4,334	716	213,097
Pennsylvania, District No. 4.....	1,018,010	389,183	148,794	44,404	206,779	7,128	1,814,298
West Virginia, District No. 4.....	14,859	10,058	4,651	1,184	1,789	238	32,779
Louisiana, District No. 6.....	378,461	114,195	51,652	66,110	138,882	2,806	752,106
Mississippi, District No. 6.....	65,917	28,980	16,112	15,624	22,473	704	149,840
Tennessee, District No. 6.....	315,119	128,871	64,823	35,672	155,614	5,199	705,298
Indiana, District No. 7.....	581,080	224,886	111,168	85,804	91,221	10,592	1,104,751
Illinois, District No. 7.....	3,821,120	1,049,011	861,203	232,405	991,256	43,460	6,998,455
Michigan, District No. 7.....	1,286,772	565,344	280,467	100,861	143,097	18,286	2,394,827
Wisconsin, District No. 7.....	552,829	298,586	131,966	72,866	111,792	22,934	1,190,973
Missouri, District No. 10.....	295,846	52,362	52,465	11,993	239,890	3,121	655,677
New Mexico, District No. 10.....	43,900	17,089	6,397	13,701	6,662	1,840	89,598
Oklahoma, District No. 10.....	623,185	68,594	76,685	84,303	152,797	10,408	1,015,972
Arizona, District No. 12.....	154,773	39,290	14,229	10,728	3,364	3,619	226,003

LIABILITIES—Continued
[In thousands of dollars]

Bills payable, re- discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances ex- ecuted by or for account of re- porting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other ex- penses accrued and unpaid	Other liabil- ities	Total liabilities, excluding capital accounts	Location
375			26	289	15	222, 209	Maine.
1, 105			11	107	17	157, 008	New Hampshire.
			145	163	83	101, 419	Vermont.
4, 550		6, 770	1, 377	11, 352	2, 364	2, 960, 130	Massachusetts.
900		87	84	698	40	263, 343	Rhode Island.
1, 500			341	1, 684	581	745, 709	Connecticut.
8, 430		6, 857	1, 984	14, 293	3, 100	4, 449, 818	Total New England States.
78, 969	10	12, 259	4, 124	43, 738	169, 979	12, 298, 608	New York.
15, 210		14	932	2, 538	393	1, 894, 120	New Jersey.
200	14	3, 946	1, 479	11, 076	2, 971	5, 238, 293	Pennsylvania.
				1	17	32, 251	Delaware.
		37	68	1, 567	307	714, 070	Maryland.
			42	890	1, 171	529, 801	District of Columbia.
94, 409	24	16, 256	6, 645	59, 810	174, 838	20, 707, 143	Total Eastern States.
850			436	2, 054	199	944, 414	Virginia.
			75	363	54	408, 500	West Virginia.
		150	348	369	31	372, 860	North Carolina.
		68	111	627	38	324, 184	South Carolina.
			649	1, 658	307	870, 649	Georgia.
			361	2, 715	234	1, 081, 621	Florida.
200		596	323	1, 093	344	721, 907	Alabama.
			10	138	24	182, 921	Mississippi.
		3, 008	261	1, 602	1, 422	935, 886	Louisiana.
		571	389	5, 086	1, 521	3, 851, 983	Texas.
			154	166	5	341, 252	Arkansas.
		31	121	787	147	531, 865	Kentucky.
		30	533	1, 628	569	1, 157, 735	Tennessee.
1, 050		4, 454	3, 771	18, 286	4, 895	11, 725, 777	Total Southern States.
1, 450		201	625	5, 343	1, 235	2, 751, 101	Ohio.
			407	1, 644	172	1, 312, 353	Indiana.
25		3, 615	2, 467	27, 691	11, 590	7, 503, 310	Illinois.
			1, 251	6, 190	144	2, 491, 745	Michigan.
				366	125	1, 310, 151	Wisconsin.
24, 250		179	1, 679	5, 035	227	1, 676, 106	Minnesota.
		10	212	646	77	619, 610	Iowa.
		709	353	2, 283	268	1, 443, 529	Missouri.
25, 725		4, 714	7, 360	51, 684	13, 838	19, 107, 905	Total Middle Western States.
			34	325	4	165, 691	North Dakota.
	35		34	459	69	156, 031	South Dakota.
750		14	120	946	63	751, 230	Nebraska.
		4	151	631	131	731, 862	Kansas.
			29	140	7	204, 791	Montana.
			42	39	4	114, 369	Wyoming.
			67	1, 151	126	680, 344	Colorado.
		36			11	151, 461	New Mexico.
		230	203	1, 541	399	1, 033, 520	Oklahoma.
750	35	284	680	5, 232	814	3, 989, 299	Total Western States.
		80	442	3, 894	177	1, 629, 865	Washington.
		10	171	2, 868	1, 386	1, 041, 789	Oregon.
25		3, 793	4, 863	21, 495	16, 735	8, 007, 864	California.
			11	356	185	264, 391	Idaho.
			41	391	134	222, 841	Utah.
	5		68	309	1, 221	112, 089	Nevada.
			292	420	59	233, 722	Arizona.
25	5	3, 883	5, 888	29, 733	19, 897	11, 512, 561	Total Pacific States.
130, 389	64	36, 448	26, 328	179, 038	217, 382	71, 492, 503	Total United States (exclusive of possessions).
			5	399	1	27, 444	Alaska (nonmember banks).
		6		5	677	250, 058	The Territory of Hawaii (nonmember bank).
					8	3, 958	Virgin Islands of the United States (nonmember bank).
		6	5	404	686	281, 460	Total possessions (nonmember banks).
130, 389	64	36, 454	26, 333	179, 442	218, 068	71, 773, 963	Total United States and possessions.
71, 000		12, 248	2, 699	41, 044	168, 446	10, 376, 479	New York City (central Reserve city).
		2, 975	1, 654	24, 964	10, 503	5, 019, 139	Chicago (central Reserve city).
24, 750		19, 804	14, 046	82, 960	30, 514	30, 520, 415	Other Reserve cities.
34, 639	64	1, 421	7, 929	30, 070	7, 919	25, 576, 470	Country banks (member banks).
		6	5	404	686	281, 460	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

14, 940		14	89	244	270	155, 063	Connecticut, District No. 2.
		31	593	2, 406	217	1, 432, 524	New Jersey, District No. 2.
		23	3	171	93	213, 395	Kentucky, District No. 4.
			437	4, 218	663	1, 819, 639	Pennsylvania, District No. 4.
				108	16	32, 903	West Virginia, District No. 4.
		3, 008	228	1, 280	967	757, 589	Louisiana, District No. 6.
			10	135	23	150, 008	Mississippi, District No. 6.
		23	275	1, 543	155	706, 383	Tennessee, District No. 6.
			313	27, 206	153	1, 106, 760	Indiana, District No. 7.
25		3, 447	2, 406	27, 206	11, 552	7, 043, 091	Illinois, District No. 7.
			1, 243	6, 119	85	2, 402, 274	Michigan, District No. 7.
			326	2, 691	124	1, 194, 114	Wisconsin, District No. 7.
			205	576	12	656, 470	Missouri, District No. 10.
		36			7	80, 641	New Mexico, District No. 10.
		230	203	1, 541	398	1, 018, 344	Oklahoma, District No. 10.
			292	413	5	226, 713	Arizona, District No. 12.

Condition of National Banks, by States, Mar. 20, 1945—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	7,827	7,626	3,538	777	19,768	241,977	-----	100	7,727	7,827
New Hampshire.....	5,675	6,569	3,396	665	16,305	173,313	22	-----	5,653	5,675
Vermont.....	4,615	3,511	2,150	796	11,072	112,491	65	130	4,420	4,615
Massachusetts.....	71,975	102,769	34,701	16,304	225,749	3,185,879	1,372	-----	70,603	71,975
Rhode Island.....	6,995	8,058	2,881	201	18,135	281,478	-----	-----	6,995	6,995
Connecticut.....	21,085	18,911	7,554	2,515	50,065	795,774	1,467	-----	19,618	21,085
Total New England States.....	118,172	147,444	54,220	21,258	341,094	4,790,912	2,926	230	115,016	118,172
New York.....	281,812	429,590	143,877	28,863	884,142	13,182,750	7,304	1,666	273,077	282,047
New Jersey.....	54,593	43,877	20,342	11,192	130,004	2,024,124	9,375	1,794	43,424	54,593
Pennsylvania.....	157,737	231,299	78,077	24,420	491,533	5,729,826	3,552	305	153,880	157,737
Delaware.....	1,479	2,477	583	128	4,667	36,918	25	-----	1,454	1,479
Maryland.....	14,100	18,440	6,791	3,139	42,470	756,540	353	50	13,697	14,100
District of Columbia.....	7,800	9,800	6,070	759	24,429	554,230	-----	-----	7,800	7,800
Total Eastern States.....	517,521	735,483	255,740	68,501	1,577,245	22,284,388	20,609	3,815	493,332	517,556
Virginia.....	24,731	24,117	10,598	3,799	63,245	1,007,659	279	-----	24,452	24,731
West Virginia.....	11,441	11,141	5,001	1,380	28,963	437,463	179	35	11,227	11,441
North Carolina.....	6,975	8,015	2,661	1,031	18,682	391,542	-----	-----	6,975	6,975
South Carolina.....	5,725	4,975	1,869	1,453	14,022	338,206	845	-----	4,880	5,725
Georgia.....	17,297	16,537	5,449	4,191	43,474	914,123	80	-----	17,217	17,297
Florida.....	20,205	21,872	6,174	2,903	51,154	1,132,775	50	-----	20,155	20,205
Alabama.....	16,884	16,378	6,242	3,053	42,557	764,464	1,820	-----	15,064	16,884
Mississippi.....	4,419	4,201	813	244	9,677	192,598	559	50	3,810	4,419
Louisiana.....	17,002	18,613	7,837	1,523	44,975	980,861	1,083	-----	15,919	17,002
Texas.....	84,274	78,670	34,943	10,744	208,631	4,060,614	2,330	-----	81,944	84,274
Arkansas.....	6,523	7,003	3,933	1,042	18,501	359,753	334	155	6,034	6,523
Kentucky.....	12,040	14,271	4,934	1,240	32,485	564,350	885	-----	11,155	12,040
Tennessee.....	22,904	22,477	9,328	3,472	58,181	1,215,916	3,979	-----	18,925	22,904
Total Southern States.....	250,420	248,270	99,782	36,075	634,547	12,360,324	12,423	240	237,757	250,420
Ohio.....	74,001	64,069	25,591	12,825	176,486	2,927,587	7,507	50	66,444	74,001
Indiana.....	26,065	27,489	14,118	3,343	71,015	1,383,368	1,425	115	24,525	26,065
Illinois.....	165,749	165,366	47,429	39,140	417,684	7,920,994	1,366	98	164,285	165,749
Michigan.....	39,770	39,401	13,879	8,990	102,040	2,593,785	11,335	95	28,340	39,770
Wisconsin.....	26,505	25,174	11,813	7,095	70,587	1,380,738	341	35	26,129	26,505
Minnesota.....	36,741	42,011	14,005	9,066	101,823	1,777,929	1,477	30	35,234	36,741
Iowa.....	12,680	12,692	5,830	2,268	33,470	653,080	331	36	12,313	12,680
Missouri.....	28,444	23,450	17,917	2,892	72,703	1,516,232	683	-----	27,761	28,444
Total Middle Western States.....	409,955	399,652	150,582	85,619	1,045,808	20,153,713	24,465	459	385,031	409,955
North Dakota.....	3,336	2,783	1,560	621	8,300	173,991	67	-----	3,269	3,336
South Dakota.....	3,653	3,072	1,554	726	9,005	165,036	165	-----	3,488	3,653
Nebraska.....	15,190	12,990	6,498	3,641	38,319	789,549	68	-----	15,122	15,190
Kansas.....	15,140	12,732	7,127	1,343	36,342	768,204	104	109	14,927	15,140
Montana.....	4,410	3,341	1,865	310	9,926	214,717	91	-----	4,319	4,410
Wyoming.....	2,409	2,537	1,873	408	7,227	121,596	109	-----	2,300	2,409
Colorado.....	11,363	13,126	8,353	3,125	35,967	716,311	230	-----	11,133	11,363
New Mexico.....	2,225	2,372	491	890	5,978	157,439	183	-----	2,042	2,225
Oklahoma.....	23,870	21,566	15,882	3,875	65,193	1,098,713	167	-----	23,703	23,870
Total Western States.....	81,596	74,519	45,203	14,939	216,257	4,205,556	1,184	109	80,303	81,596
Washington.....	24,597	19,356	13,487	7,390	64,830	1,694,695	750	12	23,835	24,597
Oregon.....	12,265	15,385	9,654	3,164	40,468	1,082,257	12	10	12,243	12,265
California.....	143,763	179,507	69,326	30,032	422,628	8,430,492	16,270	-----	127,493	143,763
Idaho.....	4,810	3,338	1,727	980	10,855	275,246	5	-----	4,805	4,810
Utah.....	3,975	3,448	1,510	1,159	10,092	232,933	36	-----	3,939	3,975
Nevada.....	1,860	1,703	997	51	4,611	116,700	-----	-----	1,860	1,860
Arizona.....	3,425	2,738	1,029	404	7,596	241,318	700	-----	2,725	3,425
Total Pacific States.....	194,695	225,475	97,730	43,180	561,080	12,073,641	17,773	22	176,900	194,695
Total United States (exclusive of possessions).....	1,572,359	1,830,843	703,257	269,572	4,376,031	75,868,534	79,380	4,875	1,488,339	1,572,594
Alaska (nonmember banks).....	350	675	213	40	1,278	28,722	-----	-----	350	350
The Territory of Hawaii (nonmember bank).....	3,350	2,438	580	2,649	9,017	259,075	-----	-----	3,350	3,350
Virgin Islands of the United States (nonmember bank).....	150	24	16	59	249	4,207	112	-----	38	150
Total possessions (nonmember banks).....	3,850	3,137	809	2,748	10,544	292,004	112	-----	3,738	3,850
Total United States and possessions.....	1,576,209	1,833,980	704,066	272,320	4,386,575	76,160,538	79,492	4,875	1,492,077	1,576,444
New York City (central Reserve city).....	217,700	372,250	113,455	19,494	722,899	11,099,378	-----	-----	217,700	217,700
Chicago (central Reserve city).....	119,600	121,150	26,161	28,704	295,615	5,314,754	-----	-----	119,600	119,600
Other Reserve cities.....	568,160	705,111	258,787	131,936	1,663,994	32,184,409	40,303	150	527,707	568,160
Country banks (member banks).....	666,899	632,332	304,854	89,438	1,693,523	27,269,993	39,077	4,725	623,332	667,134
Possessions (nonmember banks).....	3,850	3,137	809	2,748	10,544	292,004	112	-----	3,738	3,850

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,460	2,813	1,217	1,026	9,516	164,579	1,467	-----	2,993	4,460
New Jersey, District No. 2.....	39,502	33,575	14,700	6,854	94,631	1,527,155	6,144	985	32,373	39,502
Kentucky, District No. 4.....	5,590	5,977	2,754	394	14,715	228,110	65	-----	5,525	5,590
Pennsylvania, District No. 4.....	49,277	86,139	25,073	14,115	174,604	1,094,243	696	95	48,486	49,277
West Virginia, District No. 4.....	1,640	1,560	838	265	4,303	37,206	25	-----	1,615	1,640
Louisiana, District No. 6.....	14,092	15,162	6,718	1,476	37,448	795,037	1,083	-----	13,009	14,092
Mississippi, District No. 6.....	3,604	3,423	669	214	7,910	157,918	539	50	3,015	3,604
Tennessee, District No. 6.....	15,737	11,291	4,985	2,593	34,606	740,989	3,979	-----	11,758	15,737
Indiana, District No. 7.....	21,107	23,945	11,918	2,669	59,639	1,166,399	827	-----	20,280	21,107
Illinois, District No. 7.....	155,562	155,170	42,561	37,493	390,786	7,433,877	993	75	154,494	155,562
Michigan, District No. 7.....	37,007	37,258	12,473	8,681	95,419	2,497,693	11,280	85	25,642	37,007
Wisconsin, District No. 7.....	23,490	22,946	10,916	6,631	63,983	1,258,097	205	-----	23,285	23,490
Missouri, District No. 10.....	9,640	9,667	7,384	1,192	27,883	684,353	200	-----	9,440	9,640
New Mexico, District No. 10.....	1,370	1,445	198	581	3,594	93,235	175	-----	1,195	1,370
Oklahoma, District No. 10.....	23,420	21,218	15,697	3,817	64,152	1,082,496	155	-----	23,265	23,420
Arizona, District No. 12.....	3,325	2,598	988	404	7,315	234,028	700	-----	2,625	3,325

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Mar. 20, 1945

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[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	3,908	16,282	12	58	5,415	22,370	48,045
New Hampshire.....	3,968	11,412	3	7	4,729	16,628	36,747
Vermont.....	1,681	7,116	16	15	2,005	11,107	22,030
Massachusetts.....	100,200	80,340	672	426	59,484	392,239	633,361
Rhode Island.....	4,039	11,312	105	71	5,664	29,934	51,125
Connecticut.....	23,706	60,062	161	124	17,509	70,742	172,304
Total New England States.....	137,502	186,524	969	701	94,896	543,020	963,612
New York.....	447,013	103,079	856	4,045	70,949	1,795,199	2,421,141
New Jersey.....	16,911	116,911	544	5	34,600	194,443	363,414
Pennsylvania.....	135,570	281,425	1,075	480	92,168	692,163	1,202,881
Delaware.....	259	2,319	-----	-----	922	3,752	7,252
Maryland.....	21,885	35,641	2	9	11,274	89,967	158,778
District of Columbia.....	14,162	29,403	2	120	10,851	82,348	136,886
Total Eastern States.....	635,800	568,778	2,479	4,659	220,764	2,857,872	4,290,352
Virginia.....	30,223	83,312	276	-----	22,152	110,182	246,145
West Virginia.....	9,359	52,129	35	-----	12,258	45,692	119,473
North Carolina.....	9,062	47,491	20	-----	8,342	42,619	107,534
South Carolina.....	6,923	53,563	361	-----	9,148	33,701	103,696
Georgia.....	41,620	63,458	284	-----	13,768	120,159	239,289
Florida.....	35,146	141,804	250	35	21,316	147,568	346,119
Alabama.....	12,662	89,307	548	245	16,482	85,857	205,101
Mississippi.....	2,520	36,246	5	-----	3,653	20,677	63,101
Louisiana.....	33,816	84,346	367	13	13,059	127,821	259,422
Texas.....	136,004	557,654	2,011	501	54,973	556,990	1,308,133
Arkansas.....	6,558	49,725	55	-----	6,340	43,321	105,999
Kentucky.....	7,804	75,855	250	-----	9,978	70,228	164,115
Tennessee.....	26,384	126,249	1,936	5	18,037	157,116	329,727
Total Southern States.....	358,081	1,461,139	6,398	799	209,506	1,561,931	3,597,854
Ohio.....	98,315	171,243	1,469	194	48,819	372,293	692,333
Indiana.....	30,449	132,659	369	35	27,838	158,905	350,255
Illinois.....	244,371	360,565	1,919	433	80,447	1,021,242	1,708,977
Michigan.....	74,474	119,712	132	460	37,565	324,501	556,844
Wisconsin.....	52,688	98,517	986	19	16,233	149,724	318,167
Minnesota.....	59,127	104,754	289	438	15,502	195,448	375,558
Iowa.....	15,327	58,797	9	-----	9,227	75,085	158,445
Missouri.....	56,066	139,621	1,043	19	14,914	200,000	411,663
Total Middle Western States.....	630,817	1,185,868	6,216	1,598	250,545	2,497,198	4,572,242
North Dakota.....	2,651	12,547	4	19	2,058	18,553	35,832
South Dakota.....	2,737	13,606	15	-----	2,484	16,877	35,719
Nebraska.....	35,188	78,336	1	-----	7,122	106,342	226,989
Kansas.....	13,846	119,665	308	-----	8,646	92,662	235,127
Montana.....	2,950	19,978	211	69	3,175	30,216	56,599
Wyoming.....	1,835	20,754	5	-----	2,279	13,528	38,401
Colorado.....	21,789	95,244	3,675	11	8,304	98,039	227,062
New Mexico.....	1,217	27,361	150	-----	3,267	18,131	50,126
Oklahoma.....	21,952	195,631	1,795	-----	12,347	136,499	368,224
Total Western States.....	104,165	583,122	6,164	99	49,682	530,847	1,274,079
Washington.....	67,060	77,464	1,603	272	23,277	201,145	370,821
Oregon.....	36,573	33,172	125	24	13,521	158,055	241,470
California.....	313,543	199,928	3,621	915	70,320	1,034,282	1,622,609
Idaho.....	4,862	23,458	758	-----	4,553	29,188	62,819
Utah.....	7,240	12,413	-----	1	2,338	34,915	56,907
Nevada.....	2,501	9,005	135	-----	2,300	12,425	26,366
Arizona.....	4,516	24,010	10	128	5,115	30,454	64,233
Total Pacific States.....	436,295	379,450	6,252	1,340	121,424	1,500,464	2,445,225
Total United States (exclusive of possessions).....	2,302,660	4,364,881	28,478	9,196	946,817	9,491,332	17,143,364
Alaska (nonmember banks).....	147	309	197	46	2,910	19,531	13,140
The Territory of Hawaii (nonmember bank).....	5,371	2,733	132	23	20,779	126,507	55,545
Virgin Islands of the United States (nonmember bank).....	9	279	-----	-----	337	1,413	1,038
Total possessions (nonmember banks).....	5,527	3,321	329	69	24,026	136,451	69,723
Total United States and possessions.....	2,308,187	4,368,202	28,807	9,265	970,843	9,527,783	17,213,087
New York City (central Reserve city).....	421,571	13,614	750	3,956	34,735	1,579,923	2,054,549
Chicago (central Reserve city).....	192,751	111,986	1,364	429	36,392	725,191	1,068,113
Other Reserve cities.....	1,351,052	1,392,751	13,329	3,464	338,463	4,345,732	7,444,791
Country banks (member banks).....	337,286	2,846,530	13,035	1,347	537,227	2,840,486	6,575,911
Possessions (nonmember banks).....	5,527	3,321	329	69	24,026	136,451	69,723

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,008	6,945	-----	110	3,581	15,238	29,882
New Jersey, District No. 2.....	14,190	86,434	485	5	22,871	145,465	269,450
Kentucky, District No. 4.....	896	40,521	250	-----	4,546	27,077	73,290
Pennsylvania, District No. 4.....	45,600	104,941	569	70	34,756	249,383	435,319
West Virginia, District No. 4.....	1,116	3,378	30	-----	1,120	3,481	9,125
Louisiana, District No. 6.....	30,323	48,778	367	13	9,749	108,883	198,113
Mississippi, District No. 6.....	2,415	29,093	-----	-----	2,911	17,136	51,555
Tennessee, District No. 6.....	8,305	92,173	1,898	-----	12,784	89,869	205,029
Indiana, District No. 7.....	28,126	108,490	369	35	22,386	137,599	297,005
Illinois, District No. 7.....	231,366	312,117	1,918	433	73,762	969,785	1,589,381
Michigan, District No. 7.....	73,894	111,850	100	460	35,988	315,219	537,511
Wisconsin, District No. 7.....	51,519	82,682	959	19	14,280	138,977	288,436
Missouri, District No. 10.....	19,878	92,149	1,040	-----	7,243	90,932	211,242
New Mexico, District No. 10.....	974	11,219	150	-----	1,536	9,619	23,498
Oklahoma, District No. 10.....	21,864	191,163	1,770	-----	12,016	134,212	361,025
Arizona, District No. 12.....	4,429	21,988	10	-----	4,915	29,815	61,157

¹ Reserve with approved national banking associations.

[In thousands of dollars]

Location	Demand deposits						
	Individuals, partnerships, and corporations	U. S. Government		States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹
		War loan and Series E bond accounts	Other accounts				
Maine.....	104,158	20,812	811	6,891	7,060	19	1,609
New Hampshire.....	84,298	18,765	1,282	8,361	6,010	-----	3,461
Vermont.....	43,416	4,408	262	2,016	989	-----	1,191
Massachusetts.....	1,641,632	493,686	3,775	95,213	278,396	17,956	25,888
Rhode Island.....	173,494	52,600	1,834	5,185	7,631	342	1,391
Connecticut.....	424,455	112,693	1,050	20,831	20,450	-----	13,636
Total New England States.....	2,471,453	702,964	9,017	138,497	320,536	18,317	47,266
New York.....	6,834,643	1,693,401	36,737	305,242	1,259,497	410,338	242,814
New Jersey.....	787,767	185,491	7,074	124,391	21,457	8	21,736
Pennsylvania.....	2,790,146	425,515	4,549	99,992	509,385	10,180	30,693
Delaware.....	18,275	1,032	255	1,791	328	-----	359
Maryland.....	345,698	107,921	1,664	36,991	80,552	259	2,292
District of Columbia.....	344,961	42,849	5,550	61	43,720	1,415	7,959
Total Eastern States.....	11,121,490	2,456,209	55,829	568,471	1,914,939	422,200	305,853
Virginia.....	465,349	102,420	7,693	26,950	93,525	-----	11,374
West Virginia.....	216,666	38,979	1,225	22,274	25,468	-----	3,619
North Carolina.....	216,493	41,309	1,614	21,856	20,808	-----	8,865
South Carolina.....	205,519	23,974	2,462	32,498	18,241	-----	3,544
Georgia.....	470,272	60,792	5,539	52,315	148,011	25	3,897
Florida.....	621,201	73,784	6,531	72,964	151,174	1,550	8,823
Alabama.....	403,176	50,487	3,977	62,857	59,019	325	2,942
Mississippi.....	88,863	13,951	2,473	19,079	23,112	-----	769
Louisiana.....	481,263	59,091	2,001	69,284	167,014	4,838	5,231
Texas.....	2,449,449	290,185	18,098	159,646	567,869	4,197	45,048
Arkansas.....	207,744	19,845	2,763	20,551	44,861	-----	1,690
Kentucky.....	342,395	34,803	1,583	15,624	47,749	-----	2,756
Tennessee.....	510,769	90,777	2,986	58,993	280,124	-----	6,608
Total Southern States.....	6,679,159	900,397	58,945	634,891	1,646,975	10,935	105,166
Ohio.....	1,468,262	244,986	3,940	102,414	202,243	1,699	25,633
Indiana.....	696,568	121,289	4,067	95,428	103,127	73	12,741
Illinois.....	4,027,863	872,978	11,298	218,911	1,069,620	16,086	45,697
Michigan.....	1,318,150	281,429	3,485	104,836	140,511	2,425	18,785
Wisconsin.....	601,315	136,673	3,237	79,578	114,716	219	23,705
Minnesota.....	716,374	226,768	1,698	85,739	249,747	1,734	14,473
Iowa.....	290,785	62,444	4,963	61,862	85,443	-----	3,265
Missouri.....	718,469	116,546	3,877	48,548	378,997	402	6,080
Total Middle Western States.....	9,837,786	2,063,113	36,565	797,316	2,344,404	22,638	150,379
North Dakota.....	99,388	11,599	1,181	5,100	9,056	-----	1,042
South Dakota.....	91,339	9,910	1,710	14,984	7,068	-----	1,022
Nebraska.....	420,006	65,892	1,711	33,749	145,642	-----	4,672
Kansas.....	429,736	60,277	8,446	78,416	86,747	-----	6,484
Montana.....	126,721	10,761	251	16,731	12,121	-----	2,066
Wyoming.....	66,615	5,753	543	9,584	8,226	-----	780
Colorado.....	397,816	37,596	2,865	28,651	79,262	35	4,770
New Mexico.....	93,917	7,427	1,201	17,275	7,802	-----	2,641
Oklahoma.....	634,085	71,759	4,359	85,149	150,686	-----	10,681
Total Western States.....	2,359,623	280,974	22,267	289,639	506,610	35	34,158
Washington.....	879,681	178,194	4,622	97,813	78,339	1,652	15,506
Oregon.....	575,134	78,531	2,627	59,440	34,908	374	13,166
California.....	3,864,829	539,158	22,894	333,710	232,493	17,098	139,223
Idaho.....	166,469	13,475	880	19,330	4,592	-----	1,740
Utah.....	120,893	11,470	909	13,268	26,232	-----	1,162
Nevada.....	59,037	5,741	1,588	9,454	972	-----	2,269
Arizona.....	158,879	13,259	974	11,277	3,183	1,205	3,739
Total Pacific States.....	5,824,922	839,828	34,494	544,292	380,719	20,329	176,805
Total United States (exclusive of possessions).....	38,294,433	7,243,485	217,117	2,973,106	7,114,183	494,454	819,627
Alaska (nonmember banks).....	15,385	271	5,160	665	146	-----	203
The Territory of Hawaii (nonmember bank).....	74,771	31	65,496	12,612	1,188	-----	1,728
Virgin Islands of the United States (nonmember bank).....	1,252	-----	200	854	S	-----	5
Total possessions (nonmember banks).....	91,408	302	70,856	14,131	1,342	-----	1,936
Total United States and possessions.....	38,385,841	7,243,787	287,973	2,987,237	7,115,525	494,454	821,563
New York City (central Reserve city).....	6,063,154	1,526,300	32,793	155,726	1,248,854	410,190	224,841
Chicago (central Reserve city).....	2,646,039	693,546	7,162	157,012	945,652	15,607	22,683
Other Reserve cities.....	15,807,192	3,052,645	78,135	1,300,894	4,059,077	62,459	323,370
Country banks (member banks).....	13,778,048	1,970,994	99,027	1,359,474	860,600	6,198	248,733
Possessions (nonmember banks).....	91,408	302	70,856	14,131	1,342	-----	1,936

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	83,178	19,084	174	4,422	3,706	-----	3,168
New Jersey, District No. 2.....	571,392	144,464	5,315	80,087	19,970	8	19,210
Kentucky, District No. 4.....	145,969	11,249	390	8,106	4,284	-----	716
Pennsylvania, District No. 4.....	1,018,010	146,019	2,371	28,524	202,257	676	7,128
West Virginia, District No. 4.....	14,859	4,428	218	980	1,704	-----	238
Louisiana, District No. 6.....	378,461	49,274	1,174	62,793	134,044	4,838	2,806
Mississippi, District No. 6.....	65,947	11,770	2,097	15,624	22,473	-----	704
Tennessee, District No. 6.....	315,119	57,790	2,067	34,990	151,263	-----	5,199
Indiana, District No. 7.....	581,080	106,506	3,759	85,797	87,563	73	10,592
Illinois, District No. 7.....	3,821,120	849,894	10,425	203,035	975,170	16,086	43,460
Michigan, District No. 7.....	1,286,772	276,539	3,205	98,370	140,091	2,425	18,286
Wisconsin, District No. 7.....	552,829	128,437	3,133	72,400	111,048	219	22,934
Missouri, District No. 10.....	295,846	50,082	2,327	11,993	239,825	10	3,121
New Mexico, District No. 10.....	43,909	5,390	896	13,701	6,662	-----	1,840
Oklahoma, District No. 10.....	623,185	70,982	4,353	83,295	150,316	-----	10,408
Arizona, District No. 12.....	154,773	13,259	964	10,643	3,181	168	3,619

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
79,666	70	17	296	5		80,054	Maine.
33,072	308	56	85	70		33,591	New Hampshire.
48,295	131	2	318			48,746	Vermont.
374,623	2,060	91	349	45		377,168	Massachusetts.
18,535	172	50		300		19,057	Rhode Island.
146,725	1,697	15	51			148,488	Connecticut.
700,946	4,438	231	1,099	420		707,104	Total New England States.
1,181,988	5,480		13,398	3,441	2,550	1,206,857	New York.
720,195	3,760		3,085	39		727,079	New Jersey.
1,297,968	2,200	491	43,242	4,206		1,348,147	Pennsylvania.
10,185			8			10,193	Delaware.
131,373	988	13	989	3,351		136,714	Maryland.
81,080		25		75		81,180	District of Columbia.
3,422,789	12,428	529	60,762	11,112	2,550	3,510,170	Total Eastern States.
219,693	7,575	17	5,419	860		233,564	Virginia.
99,042	164	40	221	310		99,777	West Virginia.
59,305	1,468	1	207	36		61,017	North Carolina.
36,243	340	7	302	210		37,102	South Carolina.
125,574	1,419	34	71	86		127,184	Georgia.
131,097	4,252	46	6,174	715		142,284	Florida.
134,703	1,230	10	345	260		136,568	Alabama.
32,257	2,245					34,502	Mississippi.
136,345	1,151	58	3,317			140,871	Louisiana.
277,130	5,355	417	26,010	1,012		309,924	Texas.
42,585	690	21	97	80		43,473	Arkansas.
84,953	622	17	202	75		85,869	Kentucky.
194,582	4,910	58	694	4,474		204,718	Tennessee.
1,573,509	31,441	726	43,059	8,118		1,656,853	Total Southern States.
650,167	112	228	39,888	2,675		693,070	Ohio.
272,220	637	296	14	3,670		276,837	Indiana.
1,152,722	865	175	41,707			1,195,469	Illinois.
610,518	717	40	2,683	581		614,539	Michigan.
345,881	359	47	553	325		347,365	Wisconsin.
345,380	287	126	1,575	835		348,203	Minnesota.
107,473	2,356	51	23			109,903	Iowa.
161,182	4,134	111	1,510	60		166,997	Missouri.
3,645,543	9,467	1,074	87,953	8,346		3,752,383	Total Middle Western States.
37,824		5	128	5		37,962	North Dakota.
28,962	25	2	412			29,401	South Dakota.
77,507	100	24	27	7		77,665	Nebraska.
59,371	1,245	37	58	128		60,839	Kansas.
35,832	2	15	110	5		35,964	Montana.
22,104	87	17	499	76		22,783	Wyoming.
124,575	545	5	158	2,722		128,005	Colorado.
21,032	102	11		6		21,151	New Mexico.
69,584	1,240	110	1,008	2,486		74,428	Oklahoma.
476,791	3,346	226	2,400	5,435		488,198	Total Western States.
367,198	1,572	20		675		369,465	Washington.
268,188	169	14	4,648	155		273,174	Oregon.
2,717,794	11,429	354	78,767	2,204	1,000	2,811,548	California.
55,675	1,562	11		105		57,353	Idaho.
46,471	1,800	20		50		48,341	Utah.
31,294	104		27			31,425	Nevada.
40,329		6	85	15		40,435	Arizona.
3,526,949	16,636	425	83,527	3,204	1,000	3,631,741	Total Pacific States.
13,346,497	77,756	3,211	278,800	36,635	3,550	13,746,449	Total United States (exclusive of possessions).
5,608		5				5,613	Alaska (nonmember banks).
91,092		1,936	123			93,151	The Territory of Hawaii (nonmember bank).
1,504			114		2	1,620	Virgin Islands of the United States (nonmember bank).
98,204		1,941	237		2	100,384	Total possessions (nonmember banks).
13,444,701	77,756	5,152	279,037	36,635	3,552	13,846,833	Total United States and possessions.
407,390	1,648		7,436	160		419,184	New York (central Reserve city).
490,842			500		2,550	491,342	Chicago (central Reserve city).
5,461,303	34,319	683	144,261	23,003	1,000	5,664,569	Other Reserve cities.
6,986,962	41,789	2,528	126,603	13,472		7,171,354	Country banks (member banks).
98,204		1,941	237		2	100,384	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

40,712		5	11		40,728	Connecticut, District No. 2.
569,958	2,057		1,868	25	573,908	New Jersey, District No. 2.
42,131	5	1	196	50	42,383	Kentucky, District No. 4.
389,183	155	249	15,880	3,846	409,313	Pennsylvania, District No. 4.
10,058		5	204	85	10,352	West Virginia, District No. 4.
114,195	1,151	53	3,317		118,716	Louisiana, District No. 6.
28,980	2,245				31,225	Mississippi, District No. 6.
128,871	4,910	56	682	4,351	138,870	Tennessee, District No. 6.
224,886	637	266	7	3,585	229,381	Indiana, District No. 7.
1,049,011	854	30	29,370		1,079,265	Illinois, District No. 7.
565,344	713	10	2,491	581	569,139	Michigan, District No. 7.
298,586	359	37	466	525	299,973	Wisconsin, District No. 7.
52,362	46	10		55	52,473	Missouri, District No. 10.
17,089	100	11			17,200	New Mexico, District No. 10.
68,594	1,240	110	1,008	2,481	73,433	Oklahoma, District No. 10.
39,290		6	85	15	39,396	Arizona, District No. 12.

[In thousands of dollars]

	District No. 1 (300 banks)	District No. 2 (556 banks)	District No. 3 (563 banks)	District No. 4 (492 banks)	District No. 5 (337 banks)	District No. 6 (266 banks)	District No. 7 (535 banks)	District No. 8 (318 banks)	District No. 9 (353 banks)	District No. 10 (637 banks)	District No. 11 (469 banks)	District No. 12 (193 banks)	Total (5,019 banks) ¹
ASSETS													
Loans and discounts, including overdrafts.....	723,842	2,238,766	510,673	622,910	413,822	549,609	1,646,847	419,198	335,260	524,527	738,011	1,802,161	10,525,626
U. S. Government obligations, direct and guaranteed.....	2,777,036	9,013,573	2,500,377	2,996,462	2,021,783	2,399,033	7,800,842	1,442,902	1,541,692	2,200,810	2,027,784	7,078,918	43,801,212
Obligations of States and political subdivisions.....	56,088	362,584	114,250	147,734	58,351	209,451	337,785	103,791	52,538	123,821	92,602	463,791	2,124,786
Other bonds, notes, and debentures.....	68,634	341,111	204,499	137,149	16,515	39,651	243,909	40,281	42,334	45,858	17,777	141,723	1,369,441
Corporate stocks, including stocks of Federal Reserve banks.....	9,776	45,104	9,480	10,441	4,735	6,455	22,881	6,462	3,306	6,995	5,814	13,509	144,958
<i>Total loans and securities</i>	<i>3,635,376</i>	<i>12,001,138</i>	<i>3,339,279</i>	<i>3,914,696</i>	<i>2,545,206</i>	<i>3,204,189</i>	<i>10,052,264</i>	<i>2,012,634</i>	<i>1,975,130</i>	<i>2,904,011</i>	<i>2,881,988</i>	<i>9,800,102</i>	<i>57,966,083</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	933,730	2,720,473	868,778	1,210,067	863,387	1,245,206	2,870,778	706,335	552,772	1,323,344	1,406,345	2,442,149	17,143,364
Bank premises owned, furniture and fixtures.....	37,577	106,391	42,953	51,534	28,761	39,638	51,716	15,734	12,690	20,175	36,180	66,402	509,751
Real estate owned other than bank premises.....	1,445	5,054	4,291	120	1,048	831	162	1,335	8	333	1,117	1,039	16,783
Investments and other assets indirectly representing bank premises or other real estate.....	575	3,086	788	1,639	943	2,799	2,166	356	4,334	2,096	3,453	25,408	47,643
Customers' liability on acceptances outstanding.....	6,093	11,054	3,043	255	255	2,472	3,251	861	179	280	571	1,824	30,138
Interest, commissions, rent, and other income earned or accrued but not collected.....	7,421	19,675	4,663	6,028	2,956	6,327	21,421	2,980	4,733	3,695	2,354	20,708	102,961
Other assets.....	4,116	7,613	5,675	2,807	5,878	3,334	7,388	1,330	560	1,810	2,141	8,719	51,871
<i>Total assets</i>	<i>4,626,333</i>	<i>14,874,484</i>	<i>4,269,470</i>	<i>5,187,146</i>	<i>3,448,434</i>	<i>4,505,306</i>	<i>13,009,146</i>	<i>2,741,565</i>	<i>2,550,406</i>	<i>4,255,744</i>	<i>4,334,149</i>	<i>12,066,351</i>	<i>75,868,534</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corpora- tions.....	2,388,275	7,489,213	2,006,786	2,647,100	1,779,827	2,254,176	6,532,586	1,367,590	1,113,686	2,277,113	2,617,265	5,820,816	38,294,433
Time deposits of individuals, partnerships, and corporations.....	660,204	1,792,658	1,069,207	1,091,539	616,678	663,420	2,245,300	414,260	540,467	421,602	305,252	3,525,910	13,346,497
Deposits of U. S. Government and postal savings.....	697,387	1,906,717	329,737	414,356	383,647	340,708	1,454,618	196,601	277,894	320,690	327,841	891,373	7,541,569
Deposits of States and political subdivisions.....	135,163	405,028	146,190	196,192	146,587	312,132	553,821	131,558	138,702	261,139	198,209	627,185	3,251,906
Deposits of banks.....	335,567	1,699,535	318,821	419,519	287,041	678,134	1,422,809	467,722	284,659	772,149	608,608	404,213	7,648,822
Other deposits (certified and cashiers' checks, etc.).....	44,098	265,192	26,450	33,715	37,415	24,371	98,537	12,549	19,773	32,075	48,667	176,685	819,627
<i>Total deposits</i>	<i>4,260,694</i>	<i>13,558,343</i>	<i>3,897,191</i>	<i>4,802,421</i>	<i>3,251,195</i>	<i>4,272,941</i>	<i>12,307,671</i>	<i>2,590,280</i>	<i>2,375,281</i>	<i>4,034,813</i>	<i>4,105,842</i>	<i>11,446,182</i>	<i>70,902,854</i>
<i>Demand deposits</i>	<i>3,594,318</i>	<i>11,736,860</i>	<i>2,794,993</i>	<i>3,647,303</i>	<i>2,612,193</i>	<i>3,678,094</i>	<i>10,020,010</i>	<i>2,156,012</i>	<i>1,830,959</i>	<i>3,602,415</i>	<i>3,767,778</i>	<i>7,815,480</i>	<i>57,186,405</i>
<i>Time deposits</i>	<i>666,376</i>	<i>1,821,493</i>	<i>1,102,198</i>	<i>1,155,118</i>	<i>639,002</i>	<i>694,847</i>	<i>2,287,661</i>	<i>434,268</i>	<i>644,322</i>	<i>432,898</i>	<i>338,064</i>	<i>8,630,702</i>	<i>18,746,449</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	8,430	93,909	500	1,450	850	200	25	24,250	35	750	25	130,389	64
Mortgages or other liens on bank premises and other real estate.....		10	14									5	
Acceptances executed by or for account of reporting banks and outstanding.....	6,857	12,273	3,923	255	255	3,627	3,457	884	179	284	571	3,883	36,448
Interest, discount, rent, and other income collected but not earned.....	1,895	4,806	1,381	1,065	1,080	1,846	4,500	833	1,824	788	422	5,888	26,328
Interest, taxes, and other expenses accrued and unpaid.....	14,049	46,388	6,991	9,840	5,762	7,513	38,205	4,074	6,191	4,884	5,415	29,726	179,038
Other liabilities.....	2,830	170,466	2,501	2,007	1,784	2,030	11,991	787	367	741	2,035	19,843	217,382
<i>Total liabilities</i>	<i>4,294,755</i>	<i>13,886,195</i>	<i>3,912,501</i>	<i>4,817,038</i>	<i>3,260,926</i>	<i>4,288,157</i>	<i>12,365,849</i>	<i>2,596,858</i>	<i>2,408,127</i>	<i>4,042,260</i>	<i>4,114,285</i>	<i>11,505,552</i>	<i>71,492,503</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below).....	113,712	325,774	125,030	130,508	69,132	87,819	249,846	54,904	53,918	78,532	88,589	194,595	1,572,359
Surplus.....	144,631	465,978	157,939	157,745	74,928	84,663	252,011	54,784	55,578	73,715	83,536	225,335	1,830,843
Undivided profits.....	53,003	159,794	59,229	54,256	32,152	30,237	83,698	28,201	21,287	47,130	36,581	97,689	703,257
Reserves and retirement account for preferred stock.....	20,232	36,743	14,771	27,599	11,296	14,430	57,742	6,818	11,496	14,107	11,158	43,180	269,572
<i>Total capital accounts</i>	<i>331,578</i>	<i>988,289</i>	<i>356,969</i>	<i>370,108</i>	<i>187,508</i>	<i>217,149</i>	<i>643,297</i>	<i>144,707</i>	<i>142,279</i>	<i>213,484</i>	<i>219,864</i>	<i>560,799</i>	<i>4,376,031</i>
<i>Total liabilities and capital accounts</i>	<i>4,626,333</i>	<i>14,874,484</i>	<i>4,269,470</i>	<i>5,187,146</i>	<i>3,448,434</i>	<i>4,505,306</i>	<i>13,009,146</i>	<i>2,741,565</i>	<i>2,550,406</i>	<i>4,255,744</i>	<i>4,334,149</i>	<i>12,066,351</i>	<i>75,868,534</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock.....	1,459	14,915	6,112	8,293	1,631	7,551	13,636	2,628	1,991	1,041	2,350	17,773	79,380
Class B preferred stock.....	230	2,651	1,019	145	85	50	196	293	75	109	109	22	4,875
Common stock.....	112,023	308,443	117,899	122,070	67,416	80,218	236,014	51,983	51,852	77,382	86,239	176,800	1,488,339
<i>Total</i>	<i>113,712</i>	<i>326,009</i>	<i>125,030</i>	<i>130,508</i>	<i>69,132</i>	<i>87,819</i>	<i>249,846</i>	<i>54,904</i>	<i>53,918</i>	<i>78,532</i>	<i>88,589</i>	<i>194,595</i>	<i>1,572,594</i>
Retirable value of preferred capital stock:													
Class A preferred stock.....	1,478	24,864	9,108	11,681	1,631	7,626	13,636	2,690	1,991	1,041	2,841	38,901	117,488
Class B preferred stock.....	230	3,304	1,619	145	85	50	196	303	75	109	109	22	6,138
<i>Total</i>	<i>1,708</i>	<i>28,168</i>	<i>10,727</i>	<i>11,826</i>	<i>1,716</i>	<i>7,676</i>	<i>13,832</i>	<i>2,993</i>	<i>2,066</i>	<i>1,150</i>	<i>2,841</i>	<i>38,923</i>	<i>123,626</i>
Pledged assets and securities loaned:													
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	990,235	2,764,097	687,995	827,868	725,645	881,257	2,165,420	410,818	629,181	721,384	743,436	1,987,520	13,534,856
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	3,221	19,681	13,853	27,972	19,775	51,842	3,876	9,173	12,252	42,049	24,481	135,211	363,386
Assets pledged to qualify for exercise of fiduciary or corporate powers and for purposes other than to secure liabilities.....	3,251	34,972	6,306	4,280	8,189	5,265	16,222	2,653	10,844	3,006	1,325	9,285	105,598
Securities loaned.....		7,222	200				7,526						14,948
<i>Total</i>	<i>996,707</i>	<i>2,825,972</i>	<i>708,354</i>	<i>860,120</i>	<i>753,609</i>	<i>938,364</i>	<i>2,193,044</i>	<i>422,644</i>	<i>652,277</i>	<i>766,439</i>	<i>769,242</i>	<i>2,132,016</i>	<i>14,018,788</i>
Secured liabilities:													
Deposits secured by pledged assets pursuant to require- ments of law.....	748,714	2,198,146	441,982	641,483	530,855	670,314	1,752,336	300,091	416,688	578,546	545,531	1,573,944	10,398,630
Borrowings secured by pledged assets, including redis- counts and repurchase agreements.....	8,130	86,911	500	1,450	850	200	25	24,250	750			25	123,091
Other liabilities secured by pledged assets.....	1					4						5	10
<i>Total</i>	<i>756,845</i>	<i>2,285,057</i>	<i>442,482</i>	<i>642,933</i>	<i>531,705</i>	<i>670,518</i>	<i>1,752,361</i>	<i>300,091</i>	<i>440,938</i>	<i>579,296</i>	<i>545,531</i>	<i>1,573,974</i>	<i>10,521,731</i>

¹ Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserve of National Banks, Mar. 20, 1945

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[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves		Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of required reserves to net demand plus time deposits (percent)	Ratio of reserves held to net demand plus time deposits (percent)
		War loan and Series E bond deposit accounts	Other ¹				Required ²	Held	Excess ³		
Central Reserve city banks:											
District No. 2	9,661,858	1,526,300	435,185	7,700,373	419,184	8,119,557	1,565,226	1,579,923	14,697	19.28	19.46
District No. 7	4,487,701	693,546	304,737	3,489,418	491,342	3,980,760	727,364	725,191	-2,173	18.27	18.22
Reserve city banks:											
District No. 1	1,945,799	382,082	123,354	1,440,363	121,927	1,562,290	295,388	302,861	7,473	18.91	19.39
District No. 2	80,203	12,507	6,549	61,147	30,079	91,226	14,034	16,081	2,047	15.38	17.63
District No. 3	1,531,605	176,335	120,616	1,234,654	97,693	1,332,347	252,792	257,841	5,049	18.97	19.35
District No. 4	2,103,425	236,728	215,569	1,651,128	321,851	1,972,979	349,537	373,289	23,752	17.72	18.92
District No. 5	1,146,075	191,087	107,752	847,236	160,109	1,007,345	179,054	187,997	8,943	17.77	18.66
District No. 6	1,759,066	152,958	225,414	1,380,694	276,050	1,656,744	292,701	300,534	7,833	17.67	18.14
District No. 7	3,363,597	468,354	418,321	2,476,722	815,355	3,292,077	544,266	573,652	29,386	16.53	17.43
District No. 8	1,087,149	109,733	119,618	857,808	156,325	1,014,133	180,941	188,586	7,645	17.84	18.60
District No. 9	986,296	190,497	103,772	692,027	125,974	818,001	145,964	145,122	-842	17.84	17.74
District No. 10	2,155,890	203,822	379,953	1,572,115	227,929	1,800,044	328,099	342,071	13,972	18.23	19.00
District No. 11	1,989,567	187,390	326,246	1,475,931	223,360	1,699,321	308,590	354,233	45,643	18.16	20.85
District No. 12	6,535,100	741,162	596,439	5,197,499	3,107,887	8,305,386	1,225,973	1,303,465	77,492	14.76	15.69
Country banks:											
District No. 1	1,648,519	301,798	189,719	1,157,002	544,449	1,701,451	194,647	224,921	30,274	11.44	13.22
District No. 2	1,994,789	318,142	219,877	1,456,770	1,372,230	2,829,000	286,282	359,898	73,616	10.12	12.72
District No. 3	1,263,388	145,220	181,427	936,741	1,004,505	1,941,246	191,414	237,669	46,255	9.86	12.24
District No. 4	1,543,878	169,954	250,441	1,123,483	833,267	1,956,750	207,284	278,945	71,661	10.59	14.26
District No. 5	1,466,118	161,937	280,907	1,023,274	478,893	1,502,167	171,992	213,031	41,039	11.45	14.18
District No. 6	1,819,028	150,939	369,670	1,298,419	418,797	1,717,216	206,907	268,938	62,031	12.05	15.66
District No. 7	2,168,712	261,920	350,910	1,555,882	980,964	2,536,846	276,681	337,822	61,141	10.91	13.32
District No. 8	1,068,863	73,175	209,925	785,763	277,943	1,063,706	126,683	150,505	23,822	11.91	14.15
District No. 9	844,663	81,667	140,024	622,972	418,348	1,041,320	112,317	136,001	23,684	10.79	13.06
District No. 10	1,446,525	92,150	343,947	1,010,428	204,469	1,214,897	153,728	203,263	49,535	12.65	16.73
District No. 11	1,778,211	115,426	429,523	1,233,262	114,674	1,347,936	179,537	233,133	53,596	13.32	17.30
District No. 12	1,280,380	98,666	217,197	964,517	522,815	1,487,332	166,401	196,360	29,959	11.19	13.20
All member national banks:											
District No. 1	3,594,318	683,880	313,073	2,597,365	666,376	3,263,741	490,035	527,782	37,747	15.01	16.17
District No. 2	11,736,850	1,856,949	661,611	9,218,290	1,821,493	11,039,783	1,865,542	1,955,902	90,360	16.90	17.72
District No. 3	2,794,993	321,555	302,043	2,171,395	1,102,198	3,273,593	444,206	495,510	51,304	13.57	15.14
District No. 4	3,647,303	406,682	466,010	2,774,611	1,155,118	3,929,729	556,821	652,234	95,413	14.17	16.60
District No. 5	2,612,193	353,024	388,659	1,870,510	639,002	2,509,512	351,046	401,028	49,982	13.99	15.98
District No. 6	3,578,094	303,897	595,084	2,679,113	694,847	3,373,960	499,608	569,472	69,864	14.81	16.88
District No. 7	10,020,010	1,423,020	1,074,168	7,522,022	2,287,661	9,809,683	1,548,311	1,636,665	88,354	15.78	16.68
District No. 8	2,156,012	182,898	329,543	1,643,571	434,268	2,077,839	307,624	339,091	31,467	14.80	16.32
District No. 9	1,830,959	272,164	324,796	1,314,999	544,322	1,859,321	258,281	281,123	22,842	13.89	15.12
District No. 10	3,602,415	295,972	723,900	2,582,543	432,398	3,014,941	481,827	545,334	63,507	15.98	18.09
District No. 11	3,767,778	302,816	755,769	2,709,193	338,064	3,047,257	488,127	587,366	99,239	16.02	18.08
District No. 12	7,815,480	839,828	813,636	6,162,016	3,630,702	9,792,718	1,392,374	1,499,825	107,451	14.22	15.32
Total, central Reserve city banks	14,149,559	2,219,846	739,922	11,189,791	910,526	12,100,317	2,292,590	2,305,114	12,524	18.95	19.05
Total, Reserve city banks	24,683,772	3,052,645	2,743,803	18,887,324	5,664,569	24,551,893	4,117,339	4,345,732	228,393	16.77	17.70
Total, country banks	18,323,074	1,970,994	3,183,567	13,168,513	7,171,354	20,339,867	2,273,873	2,840,486	566,613	11.18	13.97
Total, all member national banks	57,156,405	7,243,485	6,667,292	43,245,628	13,746,449	56,992,077	8,683,802	9,491,332	807,530	15.24	16.65
GEOGRAPHICAL SECTIONS											
New England States	3,708,050	702,964	324,026	2,681,060	707,104	3,388,164	504,197	543,020	38,823	14.88	16.03
Eastern States	16,844,991	2,456,209	1,204,333	13,184,449	3,510,170	16,694,619	2,681,914	2,857,872	175,958	16.06	17.12
Southern States	10,036,468	900,397	1,819,220	7,316,851	1,656,853	8,973,704	1,332,846	1,561,931	229,085	14.85	17.41
Middle Western States	15,252,201	2,063,113	1,816,685	11,372,403	3,752,383	15,124,786	2,317,341	2,497,198	179,857	15.32	16.51
Western States	3,493,306	280,974	687,283	2,525,049	488,198	3,013,247	454,535	530,847	76,312	15.08	17.62
Pacific States	7,821,389	839,828	815,745	6,165,816	3,631,741	9,797,557	1,392,969	1,500,464	107,495	14.22	15.31
Total, all member national banks	57,156,405	7,243,485	6,667,292	43,245,628	13,746,449	56,992,077	8,683,802	9,491,332	807,530	15.24	16.65
Nonmember national banks (in possessions)	⁴ 176,908	302	156	176,450	160,384	276,834	41,525	⁵ 60,477	18,952	15.00	21.85
Total, all national banks	57,333,313	7,243,787	6,667,448	43,422,078	13,846,833	57,268,911	8,725,327	9,551,809	826,482	15.24	16.68

¹ Demand balances with domestic banks (except reciprocal balances) and balances with private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at a few banks.

² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for Central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.

³ Deficiencies in reserves indicated by a minus (-) sign.

⁴ Demand deposits, including deposits of other banks reported by banks having excess of amounts due to banks over amounts due from banks, exclusive of reserve with approved national banking associations as shown by individual bank reports.

⁵ The cash in vault and reserve with approved national banking associations.

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